

Form 300a

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Brian Nowakowski  
Lynelle R. Nowakowski  
*Debtor(s)*

RONDA J. WINNECOUR, Trustee,  
*Movant(s),*

v.  
No Respondents  
*Respondent(s).*

Case No. 20-10139-JCM  
Chapter: 13

Related to Document No. 126

Hearing Date: 8/19/25 at 10:00 AM

ORDER SCHEDULING DATE FOR RESPONSE  
AND HEARING ON MOTION

**AND NOW**, this *The 25th of June, 2025*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* having been filed at Doc. No. 126, by the Chapter 13 Trustee


It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before August 11, 2025**, any **Response**, including a consent to the *Motion*, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 **OR** U.S. Courthouse, Room B160, 17 South Park Row, Erie, PA 16501) and served on the counsel for the Moving Party.

(2) This *Motion* is scheduled for hearing on **August 19, 2025 at 10:00 AM** in Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501, at which time the parties and/or their counsel shall appear and the Court will dispose of the *Motion*. See Judge Melaragno's Procedures effective 6/28/23 on the Court's Website.

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered the Moving Party is directed to the Court's web site at [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) one day prior to the hearing. To view the calendar for Judge John C Melaragno refer to the calendar section.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties will be **required** to appear at the hearing.

(4) If either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* are not timely filed, once the Motion is approved, *without further notice or hearing, the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE.*

  
\_\_\_\_\_  
John C. Melaragno, Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:  
Brian Nowakowski  
Lynelle R. Nowakowski  
Debtors

Case No. 20-10139-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Jun 25, 2025

User: auto  
Form ID: 300a

Page 1 of 4  
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Brian Nowakowski, Lynelle R. Nowakowski, 423 Lowery Road, Erie, PA 16511-1330
15203550	+ Auto Use, 45 Haverhill St, Andover, MA 01810-1499
15203551	+ Auto Use, Attn: Bankruptcy, 45 Haverhill St, Andover, MA 01810-1499
15203552	+ Capital One, Po Box 703, Wood Dale, IL 60191-0703
15203579	P S E C U, P.o. Box 1006, Harrisburg, PA 17108

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 26 2025 00:33:28	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 26 2025 00:32:49	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15203555	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 26 2025 00:32:38	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15203553	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 26 2025 00:34:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15211015	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 26 2025 00:33:59	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15204902	+ Email/Text: bankruptcy@cavps.com	Jun 26 2025 00:31:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15203558	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 26 2025 00:33:59	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15203559	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 26 2025 00:59:36	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15203561	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 26 2025 00:31:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15203560	^ MEBN	Jun 26 2025 00:21:19	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15203563	+ Email/Text: bankruptcy@sccompanies.com	Jun 26 2025 00:31:00	Country Door/Swiss Colony, Attn:Bankruptcy, 1112 Seventh Ave, Monroe, WI 53566-1364
15203562	+ Email/Text: bankruptcy@sccompanies.com	Jun 26 2025 00:31:00	Country Door/Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
15203564	Email/Text: mrdiscen@discover.com	Jun 26 2025 00:30:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15207189	Email/Text: mrdiscen@discover.com		

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		Jun 26 2025 00:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15203565	+ Email/Text: mrdiscen@discover.com		
		Jun 26 2025 00:30:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15203566	Email/Text: rj@ffcc.com		
		Jun 26 2025 00:30:00	First Federal Credit Control, 24700 Chagrin Blvd, Cleveland, OH 44122
15203567	Email/Text: rj@ffcc.com		
		Jun 26 2025 00:30:00	First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122
15215081	+ Email/Text: bankruptcy@flexshopper.com		
		Jun 26 2025 00:30:00	FlexShopper, LLC, 901 Yamato Road, Suite 260, Boca Raton, FL 33431-4415
15203568	+ Email/Text: GenesisFS@ebn.phinsolutions.com		
		Jun 26 2025 00:31:00	Genesis Bc/Celtic Bank, Po Box 4499, Beaverton, OR 97076-4499
15203569	+ Email/Text: GenesisFS@ebn.phinsolutions.com		
		Jun 26 2025 00:31:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15227652	Email/Text: JCAP_BNC_Notices@jcap.com		
		Jun 26 2025 00:31:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15203570	Email/Text: JCAP_BNC_Notices@jcap.com		
		Jun 26 2025 00:31:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15203571	Email/Text: JCAP_BNC_Notices@jcap.com		
		Jun 26 2025 00:31:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
15226947	+ Email/Text: RASEBN@raslg.com		
		Jun 26 2025 00:30:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15203573	Email/Text: camanagement@mtb.com		
		Jun 26 2025 00:30:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15203572	Email/Text: camanagement@mtb.com		
		Jun 26 2025 00:30:00	M & T Bank, Po Box 900, Millsboro, DE 19966
15235620	Email/Text: camanagement@mtb.com		
		Jun 26 2025 00:30:00	M&T Bank, PO Box 840, Buffalo, NY 14240
15203575	+ Email/Text: bankruptcy@marinerfinance.com		
		Jun 26 2025 00:30:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15203574	+ Email/Text: bankruptcy@marinerfinance.com		
		Jun 26 2025 00:30:00	Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
15230914	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jun 26 2025 00:31:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15203576	+ Email/Text: bankruptcy@sccompanies.com		
		Jun 26 2025 00:31:00	Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
15203577	+ Email/Text: bankruptcy@sccompanies.com		
		Jun 26 2025 00:31:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
15203580	+ Email/Text: bankruptcyntices@psecu.com		
		Jun 26 2025 00:31:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15203581	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Jun 26 2025 00:33:20	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15203582	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Jun 26 2025 00:32:45	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15222785	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Jun 26 2025 00:59:37	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15224542	+ Email/Text: bankruptcyntices@psecu.com		
		Jun 26 2025 00:31:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15236635	+ Email/Text: BankruptcyEast@firstenergycorp.com		
		Jun 26 2025 00:30:00	Penelec, 101 Crawford's Corner Rd Bldg #1, Suite 1-511, Holmdel NJ 07733-1976

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15229461	Email/Text: bnc-quantum@quantum3group.com	Jun 26 2025 00:31:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15203723	^ MEBN	Jun 26 2025 00:21:54	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15232205	Email/Text: BNCnotices@dcmservices.com	Jun 26 2025 00:30:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15229881	Email/Text: BNCnotices@dcmservices.com	Jun 26 2025 00:30:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
TOTAL: 42			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
15203578		Mortgage
15203583		Vehicle loan
15203584		Vehicle loan
15203557	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15203556	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15203554	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281

TOTAL: 4 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com
Lauren M. Lamb	on behalf of Joint Debtor Lynelle R. Nowakowski julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Lauren M. Lamb	on behalf of Debtor Brian Nowakowski julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Matthew Fissel	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com wbecf@brockandscott.com

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ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 6